

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gary Edward Turner
 Donna Ann Turner
 Debtors

Case No. 14-20157-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db/jdb +Gary Edward Turner, Donna Ann Turner, 1007 Thornton Road, Boothwyn, PA 19061-3130
 13650122 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13470108 +++Franklin Mint Federal Credit Union, 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9752
 13544811 New Century Financial Services, Inc., Pressler and Pressler, LLP, 7 Entin Rd.,
 Parsippany, NJ 07054-5020
 13490002 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Dec 07 2019 03:10:03 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 07 2019 03:09:57 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13499033 EDI: AIS.COM Dec 07 2019 07:43:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13486050 +EDI: ATLASACQU.COM Dec 07 2019 07:43:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 13451791 +E-mail/Text: bankruptcy@cavps.com Dec 07 2019 03:09:51 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13476915 EDI: IRS.COM Dec 07 2019 07:43:00 IRS, PO BOX 21126, PHILA PA 19114
 13531944 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 07 2019 03:14:27 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13520906 EDI: PRA.COM Dec 07 2019 07:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13457106 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2019 03:09:03
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13474435 +E-mail/Text: electronicbkdocs@nelnet.net Dec 07 2019 03:09:42 U.S. Department of Education,
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 CORINNE SAMLER BRENNAN on behalf of Creditor Franklin Mint Federal Credit Union
 cbrennan@klehr.com, swenitsky@klehr.com
 JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
 ecfemails@phl3trustee.com
 JEFFREY KURTZMAN on behalf of Creditor Franklin Mint Federal Credit Union
 Kurtzman@kurtzmansteady.com
 KEVIN S. FRANKEL on behalf of Creditor Carrington Mortgage Services, LLC pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KIMBERLY A. BONNER on behalf of Creditor BANK OF AMERICA, N.A. kab@jsdc.com, jnr@jsdc.com
MARAM M JAFAR on behalf of Debtor Gary Edward Turner bkypaedecf@jafarlaw.com,
notices@uprightlaw.com
MARAM M JAFAR on behalf of Joint Debtor Donna Ann Turner bkypaedecf@jafarlaw.com,
notices@uprightlaw.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:			
Debtor 1	Gary Edward Turner		
	First Name	Middle Name	Last Name
Debtor 2	Donna Ann Turner		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-20157-amc			

Social Security number or ITIN **xxx-xx-0193**
EIN --_-----
Social Security number or ITIN **xxx-xx-0881**
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary Edward Turner

Donna Ann Turner

12/5/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.